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B.C. Seniors Advocate reminds seniors to file taxes

Victoria – It is tax time again and the B.C. Seniors Advocate is reinforcing the need for seniors in the province to file tax returns, even if they think they do not make enough income to file.

“Seniors may not know that there are several subsidies and tax credits they may be eligible for that are dependent on completed tax returns,” said Isobel Mackenzie. “This is particularly important for low-income seniors who may be missing out on subsidies and tax credits that could help them financially,” Mackenzie added.

“The good news is, most government programs that are income based are linked to the Canada Revenue Agency who will automatically advise the province of an individual senior’s latest income upon which to base a subsidy, so seniors are not required to re-apply every year,” Mackenzie said. “The bad news is, if seniors don’t file income tax, their subsidy for things like PharmaCare and SAFER could be dropped and seniors could be left paying the full cost of their drugs or losing their rent subsidy. In addition fees for residential care and home support are based on income and without verification from the latest tax return, seniors will find themselves paying the full rate.”

There are approximately 250 free Volunteer Income Tax Clinics operating throughout the province that are able to assist seniors who may require help to file their taxes. A full list of free income tax services for all communities in B.C. is available at <http://www.cra-arc.gc.ca/tx/ndvdl/vlntr/clncs/bc-eng.html> or by calling the Office of the Seniors Advocate at 1.877.952.3181.

Also, new this year is the Revenue Canada service called File My Return. Canadians with a low or fixed income that is unchanged year to year have been invited to file their return over the phone. Information about this service can be found at <https://www.canada.ca/en/revenue-agency/campaigns/file-my-return.html>.

Financial subsidies available to seniors that rely on tax returns for eligibility include:

- Guaranteed Income Supplement (GIS) – a monthly benefit for seniors receiving Old Age Security who are on a low income, \$24,955 or less
- Shelter Aid for Elderly Renters (SAFER) – provides a subsidy directly to those aged 60 or older who live in a private market rental unit and are on a moderate to low income
- BC Bus Pass Program – offers subsidized annual bus passes (\$45 annually) to low-income seniors receiving GIS
- BC Seniors Supplement – a monthly top-up of up to \$49.30 to the federal OAS/GIS or federal allowance payments

- Medical Services Plan (MSP) Premium Assistance – offers reduced monthly premiums on a sliding scale to moderate and low-income individuals
- Fair PharmaCare – subsidizes the cost of prescription drugs
- Home Adaptation for Independence (HAFI) grant – provides financial assistance to help eligible low-income seniors make renovations necessary to continue to live at home
- Publicly funded residential care and assisted living – client portions are calculated based on after tax income
- All co-payments for home support are waived for seniors in receipt of GIS
- Pension income splitting – seniors receiving pensions may be eligible to split up to 50% of eligible pension income with a spouse or common-law partner
- Goods and Services Tax/Harmonized Sales Tax credit – a tax-free quarterly payment that helps offset all or part of the GST or HST paid

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